

130dsc (10/06)

**United States Bankruptcy Court**

Western District of Missouri

**Case No. 04-62539-abf13**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cora Ann Potts  
5179 N. Fr. Rd. 125  
Springfield, MO 65803

Social Security No.:  
xxx-xx-9564

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/9/09

/s/ Arthur B. Federman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not property listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Imaged Certificate of Service Page 3 of 3

## CERTIFICATE OF NOTICE

District/off: 0866-6  
Case: 04-62539

User: almstedj  
Form ID: 130dsc

Page 1 of 1  
Total Noticed: 29

Date Rcvd: Dec 09, 2009

The following entities were noticed by first class mail on Dec 11, 2009.

db +Cora Ann Potts, 5179 N. Fr. Rd. 125, Springfield, MO 65803-6173  
10954172 +AT&T Universal Card, Po Box 6404, The Lakes NV 88901-6404  
10954173 +BAC Home Loan Servicing, L.P., 7105 Corporate Drive, Plano, TX 75024-4100  
10954174 +Bank of America, Po box 5270, Carol Stream IL 60197-5270  
10954176 +Bank of America, PO Box 650064, Dallas TX 75265-0064  
10954177 +Bank of America, 411 N. Akard St., Dallas TX 75201-3307  
10954175 +Bank of America, Po Box 660594, Dallas TX 75266-0594  
10974055 Bank of America, N.A., PO Box 2278, Norfolk, VA 23501-2278  
10986932 +Bank of America, N.A., NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
10954178 +Capital One Services, Po Box 6000, Seattle WA 98190-0001  
10954179 +Chase, Po Box 52046, Phoenix AZ 85072-2046  
10954180 +Citi Card, PO Box 6407, The Lakes NV 88901-6407  
10954181 +Direct Merchants Bank, Payment Center, Po Box 4154, Carol Stream IL 60197-4154  
11069781 Fleet Bank (RI) N.A. and its assigns, by eCAST Settlement Corporation, as its agent,  
P.O. Box 35480, Newark, NJ 07193-5480  
10954183 +Fleet Credit Card, Po Box 15368, Wilmington DE 19886-5368  
10954184 +Fleet Credit Card Services, Po Box 15368, Wilmington DE 19886-5368  
10954185 +MBNA America, Po Box 15289, Wilmington DE 19886-5289  
11020139 MBNA America Bank, N.A., by eCAST Settlement Corporation as its a, P.O. Box 35480,  
Newark, NJ 07193-5480  
10996609 MMCA, PO Box 894236, Los Angeles, CA 90189-4236  
10954186 +Mitsubishi Motors Credit, Po Box 0555, Carol Stream IL 60132-0001  
11973903 +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067  
11044851 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, N.A., 4801 Frederica St., Owensboro, KY 42301)  
10954187 US Bank Home Mortgage, PO Box 790415, Saint Louis MO 63179-0415  
11447395 eCAST Settlement Corporation, P.O. Box 35480, Newark, NJ 07193-5480  
11114274 eCAST Settlement Corporation, assignee of, Chase Manhattan Bank USA, NA, P.O. Box 35480,  
Newark, NJ 07193-5480  
11110862 eCAST Settlement Corporation, assignee of, Metris Receivables, Inc./Direct,  
Merchants Credit Card Bank, N.A., P.O. Box 35480, Newark, NJ 07193-5480

The following entities were noticed by electronic transmission on Dec 09, 2009.

10954182 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 09 2009 23:42:47 Discover Card, Po box 30395,  
Salt Lake City UT 84130-0000  
10981592 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 09 2009 23:42:47 Discover Financial Services,  
POB 8003, Hilliard Ohio 43026  
11013308 E-mail/Text: resurgentbknotifications@resurgent.com  
Sherman Acquisition LP, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12173168\* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2009

Signature:

